

What is durable medical equipment and is it covered by my insurance?

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Durable medical equipment is designed to help people meet their medical needs within their home. There are several different types of equipment available depending on the person's needs.

Durable medical equipment is usually a major medical benefit within most insurance companies. All insurance companies follow a basic set of guidelines for coverage with some insurances requiring authorization. Here are some examples of different types of equipment:

Manual Wheelchairs

There are many different styles of manual. The three most common are standard, hemi, and lightweight. The standard wheelchair is the most common wheelchair that is used for short term use. A hemi wheelchair is similar to the standard, but it sits lower to the ground to allow for foot propulsion or someone who is shorter in stature. A lightweight wheelchair is for someone who doesn't have as much strength and endurance to self-propel a standard wheelchair.

Walkers

There are two common types of walker, a front-wheeled walker and a four-wheeled walker with seat, brakes and basket. Most people who choose the four-wheeled walker do not have as much endurance and require frequent stops where they need to sit and rest. Generally the brakes and basket are not covered by insurance and the person has a small copay.

Bedside Commodes

A bedside commode will either be a fixed arm or drop-down arm. The difference is the drop-down arm commode allows the arms to be moved out of the way for someone who is unable to stand and transfer but instead needs to slide on to the commode.

Hospital bed

The two most common types of hospital beds are a semi-electric hospital bed and a full-electric hospital bed. The semi-electric hospital bed allows the head and the foot of the bed to be adjusted by a remote control and the base height from the floor by a manual crank handle. The full-electric hospital bed will allow all of these adjustments to be made by the remote control. Generally a full-electric hospital bed is not covered by insurance and the person has an upgrade charge.



For any equipment to be covered by insurance, there are basic steps that need to be followed. Here are some of those steps:

Step 1: The person must have an in-person, face-to-face exam with their doctor to specifically discuss the need for the equipment they are requesting. During this visit, the person will need to discuss with the doctor why they need this equipment. If the doctor agrees the person needs the equipment, they will normally write a prescription to be taken or faxed to a durable medical equipment supplier.

Step 2: Once the prescription is received by the supplier, they will verify if it is a covered item by the insurance, if there is an authorization required and if the person will have any out-of-pocket expense. If an authorization is required, the supplier will request the chart notes from the face-to-face exam and fax them to the insurance to help justify the need for the equipment.

Step 3: After the insurance has authorized the equipment, it will be dispensed to the person. The person will be informed on the proper use and safety guidelines for the equipment.